



# Unjustifiable Faiths:

Four Common — and *Wrong* — Beliefs about Justification

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LEADER'S GUIDE

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## INTRODUCTION

“For we hold that one is justified by faith apart from works of the law” (ROM. 3:28). Luther’s understanding of this Biblical teaching created a ripple effect through both the church and society of his day. What do people understand “justification” to mean in our time?

Within the Christian Church, the concept of justification refers to God’s juridical declaration of righteousness through faith in Christ Jesus. But even more people understand justification to mean “the act of showing that a person’s conduct is right or reasonable.” When put under pressure to explain their actions or their character, most people will try to show why their behavior should be approved by those calling their actions into question. So a Board of Directors may ask the corporate CEO to justify certain actions that he or she has taken. Radical environmentalists ask the world to justify human existence on the planet, which they believe humans are destroying. Legislators must justify to the taxpayer proposed increases in local, state or federal taxes.

In response to a specific request of the 2016 Convention of The Lutheran Church—Missouri Synod (Res. 5-10), the LCMS Commission on Theology and Church Relations (CTCR) has prepared a series of Bible studies on the doctrine of justification. The other studies in this series look at the Scriptural doctrine of justification from historical and Biblical viewpoints. This Bible study explores four commonly held beliefs that do not justify a person before God. Since each is an attempt to show that the person’s conduct is right or reasonable (and therefore should be acceptable to God), each is really an example of *self*-justification, and as such, falls short of what Scripture teaches: “It is God who justifies” (Rom. 8:33b), as He declares people righteous through faith in Christ. The titles of each session (in quotation marks) are commonly heard and commonly believed religious truisms that are *not* true but rather false and dangerous human myths and opinions about justification.

# SESSION ONE: “JUST BELIEVE”

Believe in what your heart is saying,  
Hear the melody that’s playing.  
There’s no time to waste,  
There’s so much to celebrate.  
Believe in what you feel inside,  
Give your dreams the wings to fly.  
You have everything you need,  
If you just believe.<sup>1</sup>

When St. Paul writes that we are justified by faith apart from the deeds of the law, he is contrasting two distinct approaches to God: through “faith” or through “deeds of the law.” The wider context of Romans reveals what is unstated in that sentence, namely, the object of faith (i.e., what or whom we are trusting), which is Jesus Christ. American culture believes people are justified by faith, too, but the object of that faith is quite different. The object of that faith is oneself, and belief in oneself is the key to achieving a kind of secular “salvation,” namely, realizing the American dream.

**1.** The lyric just quoted, from the movie *The Polar Express*, offers belief as salvation from the grown-up’s world of cynicism. According to the lyric, in what two things is the hearer to believe? What is the promised outcome of such faith?

**One is to believe what the heart says and believe what one feels inside. The promised outcome of such belief is that you will have “everything you need.” What “everything” includes remains unspoken.**

**2.** To believe in what your heart is saying is to believe in yourself. According to Scripture, why can’t a person always believe what the heart is saying? See Gen. 6:5, Jer. 17:9 and Matt. 15:19. Does the same verdict hold true for the Christian’s heart?

**The human heart is corrupted by sin. Note the added italics in these verses: “Every intention of the thoughts of his heart was only evil continually” (GEN. 6:5B). “The heart is deceitful above all things, and desperately sick; who can understand it?” (JER. 17:9). “For out of the heart come evil thoughts, murder, adultery, sexual immorality, theft, false witness, slander” (MATT 15:19).**

**A Christian is still saint and sinner (see ROM. 7:14–25). Therefore, the Christian’s heart struggles against**

**misleading desires, too. It is why we still need Confession and Absolution.**

**3.** According to the song, to believe in what you feel inside is to give your dreams the wings to fly. What examples from history illustrate that faith in a dream brought it to reality? What examples illustrate that faith in a dream was not enough to bring it to reality?

**For a list of those whose persistent belief in themselves brought their dreams to reality, see [life-with-confidence.com/inspirational-stories.html](http://life-with-confidence.com/inspirational-stories.html). Included are such people as George Lucas, Henry Ford, Michael Jordan, Colonel Sanders and Walt Disney. While we do not have the names of those whose dreams have failed, we do have their failed products. Clairol Yogurt Shampoo, Coors Rocky Mountain Sparkling Water, Colgate Toothpaste’s Kitchen Entries meals, flavored bottled water for cats and dogs, Bic disposable underwear, and of course, the Ford Edsel. The point is one cannot point to the persistence and success of others as a guarantee that one’s own dreams will fly if the person only believes in himself.**

**4.** After years of rejection, Tom’s idea finally comes to successful fruition. His faith in himself is justified by overwhelming sales. He explains to his pastor, “The secret to my success is this: I just believed in myself and never gave up.” If you were Tom’s pastor, how would you answer? See James 1:17.

**One might direct Tom to reflect upon God’s First Article gifts to him and the part such gifts (including his self-confidence) played in his success. Luther’s phrase in his explanation to the First Article reminds us that God has given us “all that we need” for this life, including, in some cases, a strong determination. “Every good and perfect gift from above” also includes one’s talents and skills. To take all the credit for success is to make an idol of oneself (PS. 85:12; 145:15–16; ECCLES. 7:14; ROM. 12:3).**

**5.** A poster reads, “Have faith ... believe in yourself ... and what others think won’t matter.” The author of that poster thinks that the opinion of others should not be a deterrent to those who believe in themselves. But what if one of the “others” is God?

**The Scriptures direct us to put our trust in God (PROV. 3:5–6). Locating trust anywhere else is idolatry, especially when it encourages us not to take seriously the advice of others but rely only on ourselves (PROV. 4:13; 6:20).**

<sup>1</sup> Josh Groban, “Believe” *The Polar Express*. (Warner, 2004).

**6.** Bill wants to be a pastor, but his pastor and other members of the church are not certain that he has the gifts for it. Should what others think matter to Bill if he really believes? Why or why not?

**The process of becoming a pastor, which includes pre-seminary interviews, letters of recommendation from others, seminary classwork and vicarage, is designed to help those aspiring to the ministry draw more certain conclusions about their fitness for service and to help them assess whether or not they have the skills and gifts required. In other words, Bill would be encouraged to test the inner desire he has to see if it is matched by the skills needed for the work and by the judgment of others who have watched him. The heart can be deceitful by assessing one's skills too highly.**

**7.** Positive thinking is as old as another childhood railroad story, *The Little Engine That Could*.<sup>2</sup> While attempting a steep hill, the little engine's refrain was, "I think I can, I think I can, I think I can." Read Phil. 4:13. Some understand Paul's words to be the Christian equivalent of the little engine's mantra. Now read the verse in its context, 4:10–13. How does the context inform the reader of the meaning of Paul's words?

**Whereas some translations (ESV, NKJV) say, "I can do all things, etc." the 2011 NIV translates, "I can do all this, etc." Such a translation helps the reader understand the limits of "all" that Paul says he can do. The context makes it clear that this refers to his ability to live with either scarcity or abundance, with hunger or plenty. The verse does not mean Paul can teach quantum physics or anything else he sets his mind to do! Yet such sports figures as Evander Holyfield, Tim Tebow and Jon Jones (the youngest Mixed Martial Arts champion), all have displayed Phil. 4:13 on their clothing or body! What are they saying? In what way can we rightly claim that God will enable us to accomplish something? How can such a claim be false or misunderstood?**

**8.** Read Phil. 3:3–9. At one time where was Paul's confidence? What did he believe about himself? What has replaced that confidence?

**Paul's confidence was in the high standing he had achieved within his Jewish community. He now considers that confidence in his accomplishments to have been**

**misplaced, and therefore, worthless. His confidence is now located outside himself, in Christ Jesus. The important point here is that, while self-confidence and pride of one's accomplishments may bring success and admiration from other people, it plays no positive role in obtaining approval from God. God justifies only through faith in Christ.**

**9.** The phrase "Just believe!" is also dangerous and misleading when it encourages us to trust in our own faith rather than in Christ. At the time of the Reformation, for example, Anabaptists taught that a person must be able to profess his or her faith before being baptized. Luther noted that such a requirement makes the Sacrament dependent upon a person's profession of faith rather than on God's command and the promises connected to Baptism. He criticized that practice, saying that such a person "trusts in and builds on something of his own, namely, on a gift which he has from God, and not on God's Word alone. So another may build on and trust in his strength, wealth, power, wisdom, holiness, which are also gifts from God" (See AE 40:252). What is the difference between "faith in faith" and "faith in God"?

**When a person bases his hope and confidence on his own faith, he locates the source of hope and confidence in himself rather than in the God whom Scripture reveals as the One who justifies through faith in Christ and who is the Giver even of the gift of faith. Scripture reminds us not simply to believe, but warns us not to "believe every spirit" (1 JOHN 4:1) or seemingly pleasant dream. Rather, we "believe the love that God has for us" (1 JOHN 4:16) and our faith is not in ourselves but in Christ alone (1 JOHN 5:13).**

<sup>2</sup> Piper, Watty. *The Little Engine That Could*. (New York: Platt & Munk Publishers, 1930).

## SESSION TWO: “PROSPERITY SHOWS THAT YOU HAVE GOD’S APPROVAL.”

Throughout history, many people have interpreted wealth as a sure and certain sign of divine approval. Some modern-day preachers and teachers point people to Christ not primarily as their Savior from sin, but as their Deliverer from sickness, disease, sorrow, grief *and poverty*. All the benefits of Jesus’ life, death and resurrection, they claim — prosperity included — can be actualized in this life through faith in Jesus. Temporal health, wealth and prosperity are then seen as sure signs (even necessary) that one has God’s approval, because they can and should be claimed by faith. A Christian who lacks such wealth is giving evidence of little or no faith and so does not have God’s approval.

**While participants may think that “the wealthy” in this study refers to others and not to them, it might be helpful to remind them that if their annual family income exceeds \$34,000, they are in the top 11 percent of the world’s population.**

**1.** Read Eccl. 9:11. According to this verse, why is it unwise to point to one’s wealth as a sign of God’s favor?

**It is unwise because, humanly speaking, there are too many variables at work. For example, one person’s sale of a certain stock on a day when it is trading lower results in a loss. But it triggers another person’s purchase of the same stock at a bargain price. If both were Christians, one would be hard pressed to say that on this basis, one had God’s favor while the other did not.**

**2.** Read Matt. 19:16–24. If wealth is a sign of God’s approval, how does one explain Jesus’ words that such wealth makes it *more* difficult for the person to enter the kingdom?

**One cannot suppose that a wealthy person has God’s approval based on the fact of that wealth, for one does not know how that wealth was obtained. Whereas wealth might indeed be a barrier to entering the kingdom, Jesus’ words that “with God all things are possible,” indicate that, just as wealth is not a guarantee of God’s approval, neither is it a sign of God’s condemnation. A person’s salvation depends solely upon trust in God’s promise of salvation through faith in Christ. The man’s response of**

**walking away from Jesus’ instruction to rid himself of his wealth and his invitation to follow Jesus indicates that such faith was lacking.**

**3.** Read Luke 12:13–21. What warning does Jesus give about material wealth? What if someone says, “I understand that material blessings bring with them all kinds of temptations. But I’m not tempted to idolatry by wealth.”

**Jesus warns against covetousness and the idea that quality of life is determined by the number of one’s possessions. Storing up material treasures for oneself does not equal being rich toward God. If one quickly brushes aside the possibility of being tempted by wealth, he should consider Paul’s warning: “Therefore let anyone who thinks that he stands take heed lest he fall” (1 COR. 10:12).**

**4.** Read Luke 6:20. On the basis of these words, can it be said that poverty is a sign of God’s approval?

**One needs to be careful of the context here. Two groups are present: the disciples and a large crowd of people from as far away as Tyre and Sidon. Verses 11–26 contrast two groups, simply identified in verses 11 and 24 as the poor and the rich. The first group is blessed, the second is not. That Jesus is not thinking strictly in economic terms can be seen in verse 22, which further describes these “poor” as persecuted followers of Jesus. It is also important to note that Jesus did not say that, as a category, the poor are blessed, only “you [disciples] who are poor.” Perhaps these are disciples, who, like Peter and the others, have left everything to follow Jesus. Although the second group is described as rich, it is a different feature of that group that will make them woeful — they have already received their consolation. Therefore, they will miss the consolation, which faithful Israelites such as Simeon awaited (LUKE 2:25).**

**Throughout the Gospel of Luke, the wealthy who are condemned are not rich toward God (LUKE 12:21). Like the rich whom Jesus mentions here, the rich man of the parable (LUKE 16:19–31) received his good things in his lifetime. Lazarus did not have good things on earth because the rich man did not help him even though he saw Lazarus’ misery every day. That the rich man wants Lazarus to warn his brothers so that they repent indicates that he realizes that he is in torment because of his callous attitude toward his neighbor, not simply because of his wealth (LUKE 16:30).**

**5.** Read Job 31:24–28. How can wealth or any created thing interfere with one’s faith in God?

**Wealth can turn a person away from trust in God to find security in one’s possessions. Wealth does not give one a good standing with God, but trust in His promise of life and forgiveness in Christ does.**

**6.** Read 1 Tim. 6:17–18. Can wealth be a blessing? Are there circumstances where it is alright to desire riches?

**God gives all things richly for human well-being. They are blessings from His gracious hand and are designed for human enjoyment (see, e.g., ECCL. 5:19 and 1 TIM. 4:4–6). The tension is that such physical blessings can also lead to greed and may cause the recipient to develop an ungodly, superior attitude toward those who have less. Wealth may lead them to put their trust in those riches rather than in the One who gave such blessings.**

**Wealth is also a blessing as it is put to use on behalf of the neighbor. If God is the generous Giver of all good gifts, can His people act otherwise? Such sharing is pleasing to God as a fruit of one’s faith, and, as Paul notes, lays up treasures for oneself in heaven. Jesus speaks favorably to the faithful who give food, drink, clothing and shelter to those in need; wealth used in such ways by the faithful receives a commendation (MATT. 25:31–46). It is in this context that one can understand why certain passages speak positively of wealth in the Old Testament — it enables them to care for those who lack it. Psalm 112 says that wealth and riches are in the house of the one who fears the Lord, but also notes that such wealth is blessed when it is used generously on behalf of others (v. 5). Conversely, it also explains why in other places — the Bible can speak negatively about wealth that is used only for oneself.**

**7.** Luther imagines how Esau’s family might have regarded Isaac’s blessing of Jacob, which resulted in his exile: “This blessing did not please God; and the fact that he is forced to be an exile is an important sign that he was not blessed. We are the wives of the prince and priest; we are the daughters-in-law of Isaac, to whom the promise was made. Consequently, we shall not bother about that fugitive.’ Such undoubtedly were the thoughts of all who were in the household of Esau; for when there is prosperity and a false persuasion about the blessing is added, people say at once: ‘God is well disposed toward us.’ But prosperity and a godless opinion make people proud and smug” (AE 5:175).

If people judge by outward appearance while God judges the heart (1 SAM. 16:7), is there any reliable earthly sign that God is favorably inclined toward anyone? What is the best that can be said about prosperity?

**There is no reliable outward sign that God is more favorably inclined toward any person over another. He makes the rain and sun serve as blessings for both good and bad (MATT. 5:45). Without the revelation of Scripture, one could not even know that the crucifixion of Jesus or the means of grace (Baptism, the Lord’s Supper, Absolution, the spoken and written Gospel) were, and are, sure and certain signs of God’s love. The best that can be said about outward prosperity is that one humbly should receive all material gifts from God with thanksgiving and use them to His glory and for the neighbor’s welfare.**

## SESSION THREE: “GOD ONLY EXPECTS YOU TO DO THE BEST YOU CAN.”

A Bible class participant shared this with other members of his class: “Before I came to this church, I thought that I was a Christian because I provided for my family, supported my church and was loyal to my country. After coming here, I learned how wrong I was. A Christian is one who has faith in Jesus Christ as his Savior.”

A system where people receive approval or rewards based on their own work rather than on family lineage, skin color, religion or other factors, is called a *meritocracy*. If one is perceived to be a hard worker, loyal to company or country, there is an expectation that such efforts will be recognized and rewarded in some fashion. That’s how “the system” works. So, if that’s how the system works in our world, isn’t it reasonable to believe that that is how it works in God’s economy, too?

**1.** Read Matt. 20:1–16. Why did the workers who were hired first grumble when they received their pay? How did they try to justify their expectation of receiving a higher wage than the later workers received? How does the owner’s words to them show that the Kingdom of God is not a meritocracy? By what system does the vineyard owner operate if not a meritocracy? Read Rom. 9:14–16.

**The first workers grumbled because they received the same wage as those who were hired later in the day. They tried to justify their expectation of meriting more because they worked longer and under more strenuous conditions. The owner of the field shows that the Kingdom is not a meritocracy when he asks, “Am I not allowed to do what I choose with what belongs to me?” The vineyard owner operates on the principle that the vineyard is his to do with as he pleases and therefore he can pay wages as he pleases. (The earth is the Lord’s. See Ps. 24:1) As the verses from Romans indicate, God chooses to have mercy on those whom He chooses to have mercy, and no human merit influences Him.**

**2.** Read Luke 7:1–6a. On what grounds did the elders make their case for Jesus to help the centurion? Do you think that Jesus went with them because they convinced Him that the centurion was worthy of His help? Why else might He have gone with them? See Ps. 50:15 and John 9:4.

The elders based their plea on what the centurion had done for them — he built their synagogue and was favorably disposed toward Israel. According to Ps. 50:15, God invites those in distress to call upon Him and gives a promise of deliverance. Jesus went to the centurion in keeping with that invitation and promise, since He came to do the works of Him who sent Him (JOHN 9:4).

**3.** Now read Luke 7:6b–8. Does the centurion agree with their assessment that he deserved Jesus’ help? What did the centurion believe about Jesus?

**The centurion’s own assessment is that he is unworthy for Jesus to come to his home. Despite the works that commended him to the elders, he knows he is still a Gentile. His trust is not in any “entitlement,” that is, in what he had done for Israel. Having heard about Jesus, he asks the elders to ask Jesus for help.**

**It is important to note what the centurion’s words testify about his belief about Jesus. First, he believes that Jesus, too, is a person set under authority. This harkens back to Luke 4, where Jesus reads from the Isaiah scroll about Himself, “[The Spirit of the Lord] has anointed me ... he has sent me.” This relation to authority may also be noted later in Jesus’ words, “All things have been handed over to me by my Father” (LUKE 10:22), a sentence that reminds one of sayings in John’s Gospel, such as, “The words that I say to you I do not speak on my own authority, but the Father who dwells in me does his works” (JOHN 14:10).**

As the centurion has been given authority to command with a word those who are beneath him, so he believes that Jesus has been given authority to command by His word. He believes what many others in Israel do not (LUKE 20:2), namely that Jesus has been sent with authority from God.

**4.** Finally, read Luke 7:9–10. On what basis did Jesus heal the centurion’s servant?

**Upon returning home, the delegation, which the centurion had sent to Jesus, found the servant well. Yet Luke gives no record that Jesus even spoke a word to bring healing to the servant! Jesus marvels at the quality of the man’s faith. He trusted that as an authorized servant of God, Jesus would deliver on God’s promise to help those who call upon Him.**

**5.** Some have noted that their pastor or priest only visits in the hospital those members who are very supportive of the

church by way of their contributions and involvement. If true, how does this reinforce the mistaken belief that God operates on a merit system, too?

**If pastors or priests represent God, in the minds of some, their actions must reflect their understanding of God's attitude, and so those who "do more" for the church deserve special consideration.**

**6.** Lutherans speak of two realms in which God operates — the spiritual realm and the temporal realm. In the spiritual realm, God brings people to faith in Christ through the preaching of the Gospel. In the temporal realm, God uses political authorities, courts, etc., to maintain just, ordered societies. In this realm, God uses the Law to punish evil and reward good behavior. In the spiritual realm, the Gospel produces love, which attends to the neighbor in need. John, a Christian, helps his elderly neighbor with lawn care and snow removal. Bill, an atheist, does the same for his neighbor. In the temporal realm (civic life), on what grounds would the community approve each? How would each be judged by the ones who received their help? In the spiritual realm, on what basis would both men be viewed? How would each be judged and by whom?

**In the temporal realm, the community would look at what each man has done for the neighbor and judge favorably. Both recipients of their help would also look favorably on their neighbor and probably thank each for his help and consider each to be a "good neighbor." In the spiritual realm, however, each would be judged inwardly by God who alone sees the heart. All behavior that flows from faith in Christ for the benefit of the neighbor is pleasing to God. Those behaviors that do not flow from faith in Christ, even though they benefit the neighbor and are examples of what theologians call "civil righteousness," cannot justify, for "without faith it is impossible to please him" (HEB. 11:6).**

**7.** At Mr. Jones' funeral, the pastor notes all that the deceased had done for his community and church. According to what the Lutheran Confessions say in the next point (under #8), how might the pastor's words be misleading? If there is a chance that he could be misunderstood, should the pastor say nothing at all of Mr. Jones' Christian life?

**A Scriptural sermon rightly focuses on what Christ has done for the deceased, especially in bringing him to faith. But since true faith shows itself in love for one's neighbor, some comments about his faith life are not inappropriate. If not explained well, however, the pastor's remarks**

**could be misunderstood to mean that his activities are the means by which Mr. Jones will be favorably regarded by God. If offered as testimonies to the faith, which prompted those works, on the other hand, they could be an encouragement for others to exercise themselves in the faith that works through love.**

**8.** As a concluding statement, consider again the following quotation regarding the false idea that our justification by God is based on having done the best we could:

Although good works ought to follow faith in this way [as the result of our justification and new birth], people who cannot believe or establish in their hearts that they are freely forgiven on account of Christ use works for a very different purpose. When they see the works of the saints, they think in a human fashion that the saints have merited forgiveness of sins by those works and that they are regarded as righteous before God on account of those works. Accordingly, they imitated those works and think that through similar works they also merit the forgiveness of sins. They try to appease the wrath of God and trust that they are regarded as righteous on account of such works (Ap IV 203).

## SESSION FOUR: “I BELIEVE WHAT MY CHURCH TEACHES.”

From Luther’s time forward, the Lutheran Church has continued the Church’s practice of confirmation. Our youth have been examined prior to their confirmation by answering any number of doctrinal questions taken from the lengthy section of questions and answers that followed Luther’s Small Catechism. While the questioning was originally intended to show that the catechumen could examine himself before receiving the Lord’s Supper, it evolved into an opportunity to show that he understood the doctrine of the Lutheran Church and so could be accepted as a “communicant” member. One unintended result was that some felt that confirmation, a rite that somewhat resembled a school graduation ceremony, meant they had passed a “final” examination, which made them a “full” member of the church, and maybe also a “real Christian,” who was right with God on the basis of having answered the questions correctly.

**1.** Read Rom. 10:9–10. What “things” does a person need to believe in order to be justified? Why does Paul speak of responses from both heart and mouth? See Luke 6:45. If, in Biblical thought, the heart is the center of affection, intellect and the will, why is it not enough to assent merely to the factual correctness of what the Bible teaches in order to be right with God?

**One needs to believe that Jesus is Lord and that God raised Him from the dead. In the Luke passage Jesus says that there is a connection between what the heart believes and what the mouth speaks. Paul also speaks of that connection: “We also believe, and so we also speak” (2 COR. 4:13). What the heart believes invariably is spoken (ACTS 4:20).**

**Assenting to the facts involves only the intellect, whereas belief in the heart encompasses the entire person — affection, intellect and will. “Saving faith is essentially the reliance of the heart on the promises of God set forth in the Gospel.”<sup>3</sup>**

**2.** Read Rom. 4:1–5. Paul quotes Gen. 15:6, which says that Abraham believed God and was justified. What about God did Abraham believe that led to his justification — His existence, His attributes or His promise? How does it make a difference in one’s understanding if the word “trust” is substituted for “believe”?

<sup>3</sup> Francis Pieper, *Christian Dogmatics* vol. 2 (St. Louis:Concordia Publishing House, 1951), 426.

The context shows that Abraham believed the promise that God had just made to him: “Your offspring shall be as numerous as the stars.”

**If the synonym “trust” is used, the confusion that can exist with the word “believe” is avoided. In our culture, the word “believe” is often confused with the word “think” or “have an opinion about,” and so the idea of trust is lost. Belief in Jesus is not just belief in His existence, or even that He was executed on a cross, but it is trust in the promises He makes, especially the promise of the forgiveness of sins in His name.**

**3.** Read James 2:19. What differentiates the Christian’s belief that God is one from that of the demons’ belief that God is one? Do both believe the same thing? If so, why then are not both justified?

**Both demons and Christians assent to the same credal truth: God is one (DEUT. 6:4). But Christian faith is more than an assent to truth, as James goes on to explain. Genuine faith that is more than mere assent trusts God and His gracious promises in Christ Jesus. Such faith also shows itself in love toward God and one’s neighbor. None of that is present in the demons’ assent to the truth. Luther writes, “For a faith without love is not enough — rather it is not faith at all, but a counterfeit of faith, just as a face seen in a mirror is not a real face, but merely the reflection of a face [1 COR. 13:12].” (AE 51:71)**

**4.** Read Luke 13:22–27. On what basis will some try to justify their entrance through the narrow door?

**Some will try to justify their entrance into the feast by pointing to their previous table fellowship with Him and their presence when He taught. But even their presence at activities, which are akin to Word and Sacrament assemblies, are not equal to saving faith, for He calls those people “evildoers.”**

**5.** A Jehovah’s Witness comes to the front door, eager to hand out the recent copy of *Awake!* magazine. The person at the door says, “No thanks, I am a Lutheran. I believe what my church teaches.” Read John 17:20, John 20: 30–31 and Rom. 10:14. What is the relationship between the content of the message that is taught and the one to whom the content of the message refers?

**The message that the Church proclaims is not simply information or data, but Christ and His promises. The Gospel promise invites the hearer to trust in Jesus, and, as Paul says, to call upon the One who is the content of**

**the preaching. To call upon God is to worship Him. This is a heartfelt, Spirit-empowered act of trust, which is more than merely assenting intellectually to doctrine that a church body teaches.**

**Note: Luther tells a story in which a doctor of the church asked a poor coal miner what he believed. “I believe what the church believes.” “And what does the church believe?” the doctor asked. The man replied, “The church believes what I believe.” Later, when the learned doctor was about to die and was troubled in his faith, he cried out in desperation: “I believe what the coal miner believes!” Luther remarked: “If they had only such a faith as their story tells us” — i.e., mere assent to “what the church believes” without true faith in Christ — “then both doctor and the coal miner believed themselves into the very pit of hell.”<sup>4</sup>**

**6.** From time to time, one hears a pastor in the worship service say, “Let us confess our faith in the Apostles’ Creed.” Other pastors say, “Let us confess our faith using the words of the Apostles’ Creed.” Is the difference between the two sentences only one of style? Why or why not?

**The first sentence could be misunderstood to mean that the object of faith is the Creed, not in the God of which the Creed speaks. It can be misunderstood as an invitation to confess that what the Creed says about God is correct, whereas the second sentence is an invitation to use the Creed’s words to confess one’s own faith in God. While using the words of the Creed certainly implies that the statements in it are correct, speaking the Creed means more. By using the words of the Creed, one is saying that the God in whom one confesses trust is the same God that the Church has confessed from its very beginning.**

**7.** Luther understands the difference between intellectual assent to truth, and belief, or trust in the truth. In the following quotations, which words point to the difference between assent to truth and trust in it?

Well, the devil, too, knew that Christ saved Peter. Faith is not a paltry and petty matter as the pope’s contempt of it would make it appear; but it is a heartfelt confidence in God through Christ that Christ’s suffering and death pertain to you and should belong to you. The pope and the devil have a faith too, but it is only a “historical faith.” True faith does not doubt; it yields its whole heart to the conviction that the Son of God was given into death for us, that sin is remitted, that death is destroyed,

and that these evils have been done away with — but, more than this, that eternal life, salvation, and glory, yes, God Himself have been restored to us, and that through the Son God has made us His children (AE 22:369).

Therefore, we must drive home this matter with resolution, so that we remove this error, and strike with terror those who think that it is enough that one believe that in the Sacrament the body and blood of Christ are there. It is true, the food is indeed there, but you eat and partake of it not. For you partake when you believe that it is a gift for you, as we have said. He does not say, “Behold! There it is! There it lies!” He rather says, “Take it. I shall be yours.”<sup>5</sup>

**Luther’s words contrast historical knowledge — that Christ saved Peter — with the “heartfelt confidence” that Christ’s death and sufferings “pertain to you.” In his sermon on the Lord’s Supper, that same concept appears in his words, “when you believe that it is a gift for you.”**

**For further discussion:** The Athanasian Creed begins with these words: “Whoever desires to be saved must, above all, hold the catholic faith. Whoever does not keep it whole and undefiled will without doubt perish eternally.” The same creed concludes with these words: “This is the catholic faith; whoever does not believe it faithfully and firmly cannot be saved.” Read through the Creed (LSB 319–320). How are its assertions only expansions of what it means to confess that “Jesus is Lord,” and not just a “laundry list” of teachings with which one must agree in order to be saved?

**Everything that the Athanasian Creed sets forth unfolds and unpacks what it means to confess that “Jesus is Lord” in terms of God’s triune nature and the relationship of the three persons of the Trinity to each other. The Athanasian Creed illustrates why Jesus warned, “Not everyone who says to me, ‘Lord, Lord,’ will be saved.” The simple sentence, “Jesus is Lord” implies that He is divine and possesses a relationship with the Father and the Spirit that not everyone in the third and fourth centuries was willing to accept, and which various cults are not willing to accept today. The latter part of the Creed, which resembles the Apostles’ and Nicene Creeds, affirms Jesus’ humanity, also a necessary component for our salvation. While the ability to grasp or understand fully every doctrine is not necessary for our salvation, true faith that “Jesus is Lord” encompasses and includes everything that the Bible says about who Jesus is and what He has done to accomplish our salvation.**

<sup>4</sup> Martin Luther, “An Open Letter to Those in Frankfurt on the Main,” trans. Jon D. Vieker, *Concordia Journal* 16, no. 4 (October 1990): 339.

<sup>5</sup> Martin Luther, *All Become One Cake: A Sermon on the Lord’s Supper*, trans. Matthew Harrison (St Louis: The Lutheran Church—Missouri Synod, 2005), 6.

